

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS - CENTRAL DIVISION**

IN RE:

CLARENCE MITCHELL REID, A/K/A
CLARENCE M. REID,
Debtor

Case No. 11-31802 - HJB
Chapter 13

**OBJECTION OF WELLS FARGO BANK, N.A.
TO CONFIRMATION OF CHAPTER 13 PLAN**

Now comes Wells Fargo Bank, N.A., formerly known as Wachovia Mortgage, FSB, f/k/a World Savings Bank, FSB (the “Lender”), and hereby objects to the confirmation of the Chapter 13 Plan filed by Clarence Mitchell Reid, a/k/a Clarence M. Reid (the “Debtor”) on or about October 27, 2011.

In support of its Objection, the Lender states as follows:

1. The Lender is a lending organization, with an address of 4101 Wiseman Boulevard, San Antonio, TX 78251.

2. Upon information and belief, the Debtor is a resident of Springfield, MA. The above case was commenced on October 3, 2011, by the filing of a petition for relief pursuant to Chapter 13 of Title 11 of the United States Code.

3. The Debtor and Avril E. Reid (the “CoDebtor”) are the owners of that certain real estate and improvements located at 37 Waldorf Street, Springfield, Massachusetts (the “Premises”).

4. The Lender is the holder of a mortgage (the “Mortgage”) on 37 Waldorf Street, Springfield, Massachusetts, granted by the Debtor and the CoDebtor to the Lender dated January 20, 2006, on the Premises, securing a promissory note granted by the Debtor (the “Note”) dated January 20, 2006, in the original principal amount of \$120,000.00. The Mortgage is recorded with the Hampden County Registry of Deeds, in Book 15654 at Page 483.

